#### **EXPECT OBSTACLES AND PREPARE FOR RELAPSES**

Every adversity, every failure, every heartache carries with it the seed of an equal or greater benefit. —Napolean Hill

"all seven times, stand up eight," says an old Japanese proverb. In other words, obstacles and relapses are perfectly normal and should be expected during the process of making behavior changes. According to the book Changing For Good, the typical path of changing includes several slips backward (i.e., reverting to an earlier stage of change). For this reason, the process of making positive change has been described as a "spiral pathway" rather than a straight-line path from the precontemplation stage to the maintenance stage. (See the Weigh the Costs and Benefits of Changing strategy, page 81.) Clinical research indicates that only one in five selfchangers overcome a long-standing problem on the first try. Therefore, the vast majority of self-changers experience relapses. The most common cause of relapses is some type of distress (e.g., depression, loneliness, anxiety), especially if an unhealthy behavior (e.g., smoking, eating, or shopping) makes you feel better. The second major cause is social pressure (e.g., people in your social network who smoke, overeat, or overspend).

Obstacles are things that block positive actions related to health and wealth goals or cause people to relapse (i.e. go back to unhealthy behavior patterns). Experts advise self-changers to develop "relapse prevention skills," to clearly identify their obstacles, and to develop specific plans to overcome those obstacles. For example, if you are feeling stressed out, rather than smoking or shopping, develop a "Plan B." You need to do something else right away that makes you feel as good as smoking, eating, or shopping, such as talking with a friend, walking the dog or some other type of exercise, gardening, a bubble bath, positive self-talk, or listening to music.

People often feel stress when they are pressed for time. Another good strategy related to health and wealth is to facilitate healthy choices, such as keeping pre-cut fruits and vegetables in the refrigerator to nibble on, not stocking empty-calorie "junk foods," and buying convenience food entrees and meal replacement drinks and snacks for busy days. This way, when you're tempted to overeat, you'll at least have something on hand that is nutritious and low in calories. One study found that hunger, as well as planned and unplanned meal events, were frequent obstacles that interfered with maintaining a diet plan. Similarly, when people are stressed, their finances often suffer. Freezing credit cards, if overspending is an issue, and automated investing strategies (e.g., mutual fund deposits) can keep financial plans on track.

Often, social pressures to repeat old habits are obstacles. Relapse prevention may, therefore, require assertiveness in dealing with others, so that they can support, instead of sabotage, your efforts to change. Sometimes, when this is not possible, you may have to give up a relationship in order to eliminate an unhealthy habit. Plan in advance what you'll say and do in order to "avoid temptation."

Control everything that you can. For example, if you're going out to dinner, select a restaurant with light menu options, drink a non-alcoholic beverage, ask for baked or broiled entrees, ask for dressings and sauces on the side, and/or order junior-size portions. If you're trying to get out of an office gambling pool to free up money to invest, think up a reason that nobody could object to (e.g., saving for a child's wedding or college fund). Avoid family loans (as a borrower or lender) because they often leave people feeling indebted to others for years. Every time there is a crisis, family loans become an "emergency fund."

What happens if you stray from your health and wealth goals (e.g. "blow" your diet, overspend, or stop saving)? You regroup and move on. The following quote by Ralph Blum describes a benefit of obstacles: " Nothing is predestined. The obstacles of your past can become the gateways that lead to new beginnings."

Experts in behavior change recommend the following strategies to deal with a relapse. Review these strategies and consider your own obstacles and factors that have caused a relapse in the past. Then, fill in Worksheet 39, *Obstacle Identification and Relapse Prevention*, on page 104.

- Balance and Compensate—As an example, let's say you are trying to eat about 1,600 calories per day and one day you eat 400 calories more than your daily allowance (2,000 calories total). To balance and compensate, consider those 400 extra calories part of your calorie intake "budget." Over the next two days, continue by eating 1,400 calories of the 1,600 calories that you normally consume. The total amount of calories for the three-day period is still 4,800 calories (2,000 + 1,400 + 1,400), the same as originally planned, so you really haven't slipped backwards at all. The same is true of financial actions, such as saving money. When you fall short of your target behavior one day, make it up later.
- Learn a Lesson-Relapses should be viewed as learning opportunities-not failure or evidence of a personal weakness. When a relapse occurs, ask yourself what you learned about the process of changing your behavior and what you would do differently the next time. Research indicates that relapses often occur because the pros and cons of changing weren't thought through clearly enough, a self-changer had a poor plan (e.g., unrealistic goals), or there were simply not enough resources (e.g., helping relationships, changes in environment) to support the person making a change. People also relapse frequently when there is a disruption to their routine schedule (e.g., unforeseen events, illness, changes in schedules, vacations, weddings and other social events, and holidays) or due to over-confidence (e.g., thinking that a problem behavior is "licked" and that no further effort is needed).
- Get Back on Track—University of Washington professor G. Alan Marlatt, who has studied long-term behavior change for decades, used the following analogy to describe a relapse: "If you have a flat tire, it doesn't mean you're not going to finish a trip. It just means you've got to fix it up before you continue." Similarly, relapses should be viewed as temporary stops along the path to your health and wealth goals. Often, it is less difficult to make positive changes after a relapse because you've already "been there and done that." Your next change experience will benefit from the insights and experiences gained from prior attempts so you don't need to go back to

"square one." Relapsing has been compared to falling off a horse. If you are firmly committed to riding again, the best thing that you can do is to get right back into the saddle and ride. Develop better coping strategies to deal with stress and temptation and better environmental controls and support systems.

• **Reframe the Relapse**—In a perfect world, everyone would do what health and financial experts advise and invest for the long term while living a healthy lifestyle. In the real world, positive behavior changes are rarely "all (i.e., healthy behavior) or nothing (i.e., poor behavior)." There are many shades of gray in between. If you're not doing as well as you planned to do or once did, but are still better off than before you attempted to make a change, you have not relapsed entirely and should not view yourself as a failure. Any small step toward health and wealth (e.g., eating 100 fewer daily calories or saving \$2 a day plus pocket change) is better than doing nothing.

## — Action Steps —

### Health

□ Try to find a successful role model for your healthbehavior change (e.g., weight control) and learn about his or her obstacles, relapses, and challenges.

### Wealth

Try to find a successful role model for your financialbehavior change (e.g., investing for retirement) and learn about his or her obstacles, relapses, and challenges.

# Health and Wealth

- Make a list of "high-risk" people or situations that can sabotage your plans to change, and try to limit or avoid them any way that you can.
- Make a New Year's resolution (or a resolution to change at any time) to improve your health and wealth and keep trying to achieve it, even if you relapse. According to research by psychologist Dr. John Norcross, while nearly 60% of people drop their resolutions within six months, those who make resolutions are 10 times more likely to successfully change than those who do not.

#### Worksheet 39

# Obstacle Identification and Relapse Prevention

Question	Health	Wealth
What are your goals? Write them in brief phrases.		
What are three obstacles that keep you from achieving your goals?		
What are two strategies to over- come each obstacle?		
What factors have caused you to relapse (go back to poor health or financial practices) in the past?		
What can you do to address these factors in the future?		